



\*\*\*\*\*FLAG VOICE 184\*\*\*\*\*

## OPEN SEASON FOR FEDERAL LONG TERM INSURANCE PROGRAM

ALCOAST 100/02 and Flag Voice 175 introduced military members and civilian employees to the Federal Long Term Care Insurance Program being sponsored by the Office of Personnel Management (OPM) and provided by Long Term Care Partners LLC (LTC Partners). The Federal Long Term Care Insurance Program is a comprehensive insurance policy that makes payments toward several types of long-term care that people may need because they are unable to care for themselves. The coverage provided is for needs that are generally not covered by your health insurance (FEHB), Medicare/Medicaid, disability insurance or TRICARE and TRICARE for Life.

Open Season to enroll in the Federal Long Term Care Insurance Program began on July 1 and will continue through December 31, 2002. There are a number of reasons to consider enrolling in this benefit during the Open Season period:

- If you apply during this Open Season and are approved for coverage, you pay premiums based on your age as of **July 1, 2002**. If you apply after Open Season and are approved for coverage, you would pay premiums based on your age on the date that Long Term Care Partners receives your application.
- Employees, members of the uniformed services and their spouses who apply during this Open Season only have to answer 7 questions about their health (9 for the spouses) for the 3 or 5 year benefit period, and a few more for the unlimited benefit period. Depending on your health, that can be a HUGE advantage. They can still apply after Open Season, but they would have to use the full underwriting application and answer more questions about their health.
- There will be other Open Seasons (though at this point it is not known when), but there is NO guarantee that future Open Seasons will offer the abbreviated underwriting opportunity.

Program Educational Meetings for Coast Guard military members and civilian employees in the Washington DC area were held on October 24, 2002. These type of meetings are an opportunity to meet with and speak to an LTC Partners representative in person and discuss your questions regarding this new benefit.

For more information about the Federal Long Term Care Insurance Program, you can visit the LTC Partners web page at [www.ltcfeds.com](http://www.ltcfeds.com) or call the toll-free number, 1-800-LTC-FEDS (1-800-582-3337), hearing impaired (TDD) 1-800-843-3557. Certified Long Term Care Insurance Consultants are available from 8:00 am to midnight, Eastern Time, 7 days a week. At this site, you can also check to see if a Program Educational Meeting

will be held near you if you are not in the Washington DC area - click on "Locate a Program Educational Meeting Near You" or choose prompt #4 from the toll-free number. Registration to attend a Program Educational Meeting is no longer required (in most cases, please check the online schedule). You can also view the Program Educational Meeting on the LTC Partners website (PowerPoint or streaming/downloadable video).

More information can also be found on the Civilian Personnel Homepage ([www.uscg.mil/hq/cgpc/cpm/benfts/ltcipdetails.htm](http://www.uscg.mil/hq/cgpc/cpm/benfts/ltcipdetails.htm)) or OPM's Federal Long Term Care Insurance Page ([www.opm.gov/insure/ltc/index.htm](http://www.opm.gov/insure/ltc/index.htm) <<http://www.opm.gov/insure/ltc/index.htm>>). Civilian employees can contact their Command Staff Advisor or Human Resources Specialist for details. The military point of contact is CWO Connie Rapp. CWO Rapp can be reached at (202) 267-2257 or [crapp@uscg.mil](mailto:crapp@uscg.mil) <<mailto:crapp@uscg.mil>>.

Regards, Ken Venuto



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